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Private vs. Public College: Which is Best For Me?

There's a big difference between public and private colleges -- from price to amenities -- find out which is best for you.

By Erika Ward



Deciding between a private and a public college is an personal choice. There are prestigious institutions in both groups. The main difference between public and private colleges is cost. Private colleges are more expensive than public colleges, but may be able to provide more robust financial aid packages to qualified students. However, in some cases, these discounted tuitions are still higher than the price to attend public colleges since public schools are less expensive overall.

You can estimate your financial aid with the **FAFSA 4Caster** (<http://studentaid.ed.gov/fafsa/estimate>)

before you fill out the **FAFSA** (<http://www.fafsa.ed.gov/>), which is used for both public and private colleges to determine your financial aid package.

In addition to cost, there are many things students should consider about the two types of colleges. Many private colleges have more prestige and better resources for students on campus. Whereas, public colleges tend to be more diverse and students graduate with less debt. Job placement rates are about equal for both.

Public Colleges

Students who graduate from public schools often graduate with less debt than students at private colleges. However, many students may take longer to graduate at public colleges because of overcrowding. Private schools are smaller, but you pay a premium for them.

A public school derives most of its funding from the state, while a private school is largely funded by alumni donations, student tuition and its endowment (which includes funds granted to the school, as well as the interest generated on these investments).

The benefits of attending a public school are largely reliant on attending an in-state school where you meet residency requirements. You may have a greater chance of admission, and you will get a break on tuition. Some states also have **reciprocity agreements with neighboring states**

Ultimately, students need to think of college as a business decision and weigh how much their projected annual salary will be in relation to the cost of their tuition and estimated college debt.

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that offer the same in-state tuition costs nearby.

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The tuition at a public school can vary immensely. For example, one of the least expensive public schools in the country is **New Mexico Highlands University** (</colleges/528FAF07/New-Mexico/Las-Vegas/New-Mexico-Highlands-University/>), which costs \$2,536 per year. Some schools, like **Penn State** (</colleges/FC5F8CC1/Pennsylvania/University-Park/Pennsylvania-State-University-Main-Campus/>), cost almost five times that amount. Many public schools offer different rates of tuition for residents (in-state) and non-residents (out-of-state). In-state tuition is often one of the best deals available for college.

The selectivity and exclusivity of public schools varies. Some public colleges, like **UCLA** (</colleges/534BED4C/California/Los-Angeles/University-of-California-Los-Angeles/>) and **UC Berkeley** (</colleges/A60CD2AB/California/Berkeley/University-of-California-Berkeley/>) (both part of the University of California system), are among the most exclusive in the country. According to recent admissions data for applications for the classes of 2015, UCLA accepts approximately 25% of applicants. Other public schools, such as **CU Boulder** (</colleges/E261F377/Colorado/Boulder/University-of-Colorado-Boulder/>) or the **University of Iowa** (</colleges/A422CAC3/Iowa/Iowa-City/University-of-Iowa/>), accept well over 50% of students who apply.

When it comes to financial aid, a public school may offer a limited amount of merit-based scholarships to students who excel academically, or who demonstrate great promise in sports or other activities. However, most of the financial aid from a public school will be loan-based, either through federal or private programs.

Private Colleges

In general, tuition at private schools will be greater, but private schools may be more likely to offer need-based grants for students who cannot afford tuition. The tuition may range from \$30,000 to \$45,000 per year at a private school.

For example, **Rice University** (</colleges/72D02679/Texas/Houston/Rice-University/>) costs almost \$35,000 a year, but it usually awards over \$30 million annually in financial aid. In 2007, 71.2% of all undergraduates received aid from the school.

Another concern to consider is quality of education. If reputation is important to you, there are prestigious public and private schools. For example, UC Berkeley has more Nobel laureates associated with the university than schools like **Stanford** (</colleges/A3D77BC9/California/Stanford/Stanford-University/>) or **Yale** (</colleges/2051B341/Connecticut/New-Haven/Yale-University/>).

Which is Better...Public or Private?

Keep in mind, the quality of education depends largely on the individual school and the student. While many private schools sometimes offer more individual attention, special programs in public universities might offer just as much (if not more) personal attention. When it comes to advanced research and graduate programs, many public universities are leaders in their fields.

Public schools, simply by virtue of their size, often offer an extremely diverse student body and many opportunities for student involvement. However, at private schools, admissions departments make a point of trying to find a diverse class every year - even if the overall size of the student body is significantly smaller.

If you're thinking about sports, many public universities are known as sports powerhouses including the **University of Florida** (</colleges/33A5A5FA/Florida/Gainesville/University-of-Florida/>), **Ohio State University** (</colleges/6DB22459/Ohio/Columbus/Ohio-State-University-Columbus/>), University of Texas, Penn State University and others. However, many private colleges hold their own on the sports field. Private schools such as the **University of Southern California** (</colleges/5EAD54E4/California/Los-Angeles/University-of-Southern-California/>), **Duke University** (</colleges/B72C97EB/North-Carolina/Durham/Duke->

University/), Stanford University and **University of Notre Dame (/colleges/3F7D9B6A/Indiana/Notre-Dame/University-of-Notre-Dame/)** all often produce nationally ranked teams in a variety of sports.

Ultimately, students need to think of college as a business decision and weigh how much their projected annual salary will be in relation to the cost of their tuition and estimated college debt, and all of this must be weighed by what they want from the experience, the programs desired and where you'd like to live.

Quick Tips

- Determine exactly what you want in a school. Make a list of the things you value, whether it be academics or a social life or athletics, and see which type of school these values align with the most.
- Location is going to have a big impact on your school choice. Private schools are more common in the northeast and west, while the midwest and south are populated by a lot of public institutions.
- Do your research. When it comes to both cost and quality, both public and private schools offer their own benefits.

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